

**Exhibit D**

## Uniform Residential Loan Application

07/20/2007

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

*Lyndol A. Curry*  
Borrower: Lyndol A. Curry

Co-Borrower



## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A.	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			9408
Amount	Interest Rate	No. of Months	Amortization Type:		
\$ 186,000.00	6.625 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)		No. of Units
20 Fairfax Dr, Huntington, WV 25705		1
Legal Description of Subject Property (attach description if necessary)		Year Built
		1990
Purpose of Loan	Property will be:	
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired	Original Cost	Amount Existing Liens
Complete this line if this is a refinance loan.		
Year Acquired	Original Cost	Amount Existing Liens
Title will be held in what Name(s)		Manner in which Title will be held
Melinda L Hopkins, Lyndol A Curry		Joint Tenancy
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Estate will be held in:
Checking Savings		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

## Borrower

## III. BORROWER INFORMATION

## Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Lyndol A Curry			
Social Security Number	Home Phone (include area code)	Social Security Number	Home Phone (include area code)
-4365	(304) 522-4365		
DOB (MM/DD/YYYY)	Yrs. School	DOB (MM/DD/YYYY)	Yrs. School
	12		
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)
Dependents first listed by Co-Borrower		Dependents first listed by Borrower	
no. 0 ages		no. ages	
Present Address (street, city, state & ZIP)		Present Address (street, city, state & ZIP)	
1664 Glenway Lane Huntington, WV 25701			
Own <input checked="" type="checkbox"/> Rent 2 No. Yrs.		Own <input type="checkbox"/> Rent No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

If residing at present address for less than two years, complete the following:

Former Address (street, city, state & ZIP)	Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state & ZIP)	Own <input type="checkbox"/> Rent No. Yrs.

## Borrower

## IV. EMPLOYMENT INFORMATION

## Co-Borrower

Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job
Position/Title/Type of Business		Business Phone (include area code)		Position/Title/Type of Business		Business Phone (include area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)
Monthly Income				Monthly Income			
Position/Title/Type of Business		Business Phone (include area code)		Position/Title/Type of Business		Business Phone (include area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)
Monthly Income				Monthly Income			
Position/Title/Type of Business		Business Phone (include area code)		Position/Title/Type of Business		Business Phone (include area code)	

~~Decl. Exhibit D~~

Fannie Mae Form 1003 07/05

Fannie Mae Form 1003 07/05

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower	Agency Case Number	
	Co-Borrower	Lender Case Number	
	Lyndol A Curry		2408
<p>I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.</p>			
Borrower's Signature	Date	Co-Borrower's Signature	Date
X <i>Lyndol A Curry</i>	7-20-07	X	
Freddie Mac Form 65 07/05 Lyndol A Curry		Fannie Mae Form 1003 07/05	